

United States Bankruptcy Court
District of New HampshireIn re:
Michael Lavoie
DebtorCase No. 21-10011-KB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0102-1

User: admin

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Date Rcvd: Mar 20, 2025

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2025:

Recip ID	Recipient Name and Address
db	+ Michael Lavoie, 15C Stark Highway South, Dunbarton, NH 03046-4407
cr	+ Joseph Beddia, c/o Fisher Law Offices, PLLC, 45 Lyme Road, Suite 205, Hanover, NH 03755-1222
cr	+ Keith Scott Crosby, 5 David Drive, Raymond, NH 03077-1828
cr	+ Kelly Beddia, c/o Fisher Law Offices, PLLC, 45 Lyme Road, Suite 205, Hanover, NH 03755-1222
cr	+ Matthew J. Lavoie, c/o Fisher Law Offices, PLLC, 45 Lyme Road, Suite 205, Hanover, NH 03755-1222
3115406	+ Bob Johnson, 58 Walden Pond Drive, Nashua, NH 03064-2877
3114568	+ Brendalee Boisvert-Lavoie, c/o Daniel Krislov, Law Office of Peggy L. Small, 193 Kinsley St., Nashua NH 03060-3658
3114178	+ City of Claremont, 58 Opera House Sq, Claremont, NH 03743-4935
3140833	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, Philadelphia, PA 19101-7346
3140501	+ Joseph R. Beddia and Kelly A. Beddia, c/o Fisher Law Offices, PLLC, 45 Lyme Road, Hanover, NH 03755-1219
3122265	+ Keith Crosby, 5 David Drive, Raymond, NH 03077-1828
3115408	+ Keith S. Crosby, 5 David Dr, Raymond, NH 03077-1828
3140502	Kelly A. Beddia, 1659 North Groton Road, Groton, NH 03241
3140503	+ Kevin F. Carr, Esq., Baker & Hayes, 29 School St, PO Box 524, Lebanon, NH 03766-0524
3115409	+ Kevin Keene, 320 Boston Post Rd, Amherst, NH 03031-2600
3115411	+ McGrath Law Firm, 3 N. Spring St. Suite 201, Concord, NH 03301-3938
3120790	+ Merrimack County Savings Bank, PO Box 826, Concord, NH 03302-0826
3114183	+ Merrimack County Savings Bank, c/o Craig Donais, Esq., 95 Market Street, Manchester, NH 03101-1933
3115413	+ Michael C. Lee, Esq., Law Office of Peggy L. Small PLLC, 193 Kinsley Street, Nashua, NH 03060-3658
3114184	Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063
3115414	+ Rebecca Lavoie, 23 Triangle Park Drive, Unit 213B, Concord, NH 03301-5869
3115415	+ Skellig LLC, 83 Worcester Rd, Hollis, NH 03049-6418
3114186	Unitil, PO Box 981077, Boston, MA 02298-1077
3115474	+ Unitil Corp, c/o Credit department, 5 McGuire St, Concord, NH 03301-4622
3114187	+ Wadleigh Starr & Peters PLLC, 95 Market St, Manchester, NH 03101-1987

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
3114384	+ EDI: AISACG.COM	Mar 20 2025 21:44:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
3118924	+ EDI: AISACG.COM	Mar 20 2025 21:44:00	Ally Bank c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
3114174	EDI: GMACFS.COM	Mar 20 2025 21:44:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
3114175	EDI: BANKAMER	Mar 20 2025 21:44:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
3114964	+ EDI: BANKAMER2		

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		Mar 20 2025 21:44:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
3114176	+ EDI: TSYS2		
		Mar 20 2025 21:44:00	Barclay's Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
3114463	+ EDI: AIS.COM		
		Mar 20 2025 21:44:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
3114177	+ EDI: CAPITALONE.COM		
		Mar 20 2025 21:44:00	Capital One Bank USA, NA, PO Box 30281, Salt Lake City, UT 84130-0281
3114179	+ Email/Text: mediamanagers@clientservices.com		
		Mar 20 2025 17:41:00	Client Services Incorporated, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
3114180	Email/PDF: creditonebknotifications@resurgent.com		
		Mar 20 2025 17:49:30	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
3128828	EDI: IRS.COM		
		Mar 20 2025 21:44:00	Department of Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
3114181	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Mar 20 2025 17:41:00	Freedom Mortgage Corporation, PO Box 6656, Chicago, IL 60680-6656
3121630	Email/Text: Bankruptcy@Freedommortgage.com		
		Mar 20 2025 17:41:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fisher, IN 46037-9764
3121195	Email/PDF: resurgentbknotifications@resurgent.com		
		Mar 20 2025 17:49:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
3115412	^ MEBN		
		Mar 20 2025 17:39:43	Mercantile Adjustment Bureau, LLC, PO Box 9055, Williamsville, NY 14231-9055
3128524	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 20 2025 17:41:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
3115877	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 20 2025 17:41:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
3114185	^ MEBN		
		Mar 20 2025 17:39:42	Northstar Location Services, LLC, Attn: Financial Services Department, 4285 Genesee Street, Cheektowaga, NY 14225-1943
3120042	EDI: PRA.COM		
		Mar 20 2025 21:44:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
3120655	+ EDI: AIS.COM		
		Mar 20 2025 21:44:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
3115407	##+	Brendalee Boisvert-Lavoie, 23 Cutter Road, Litchfield, NH 03052-2629
3115410	##+	Larry Maloney, 442 Joppa Hill Rd, Bedford, NH 03110-4101
3114182	##+	Matthew Lavoie, 1940 Player Cir N, Melbourne, FL 32935-4415

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:

Name	Email Address
Craig S. Donais	on behalf of Creditor Merrimack County Savings Bank cdonais@wadleighlaw.com emaloney@wadleighlaw.com;cdonais@recap.email
Daniel R. Krislov	on behalf of Creditor Brendalee Boisvert-Lavoie daniel.smallandlee@gmail.com linda.smallandlee@gmail.com
Jason J. Giguere	on behalf of Creditor Freedom Mortgage Corporation bankruptcyNE@orlans.com ANHSOrlans@InfoEX.com
Jeffrey J. Hardiman	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper jeffrey.hardiman@brockandscott.com wbecf@brockandscott.com
Joseph M. Dolben	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V, nhbk@harmonlaw.com
Lawrence P. Sumski	SumskiCh13@gmail.com
Michael B. Fisher	on behalf of Creditor Matthew J. Lavoie fisher@mbfisherlaw.com fisher.michaelb.r81669@notify.bestcase.com
Michael B. Fisher	on behalf of Creditor Kelly Beddia fisher@mbfisherlaw.com fisher.michaelb.r81669@notify.bestcase.com
Michael B. Fisher	on behalf of Creditor Joseph Beddia fisher@mbfisherlaw.com fisher.michaelb.r81669@notify.bestcase.com
Michael T. Racine	on behalf of Debtor Michael Lavoie mike@racinelawoffice.com
Office of the U.S. Trustee	USTPRegion01.MR.ECF@usdoj.gov

TOTAL: 11

Information to identify the case:			
Debtor 1	Michael Lavoie		Social Security number or ITIN xxx-xx-9782
	First Name	Middle Name	Last Name
Debtor 2			Social Security number or ITIN
(Spouse, if filing)	First Name	Middle Name	Last Name
			EIN
United States Bankruptcy Court District of New Hampshire Live Database			
Case number: 21-10011-KB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Lavoie

March 20, 2025

By the court: /s/ Kimberly Bacher
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.